

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF OREGON

CHRISTOPHER EMANUEL CARDY, ) Case No. 09-35412-rld13  
)  
Debtor. ) AFFIDAVIT OF NATIONAL  
) DEFAULT SERVICING  
CORPORATION, AUTHORIZED  
SERVICING AGENT FOR US BANK  
NATIONAL ASSOCIATION

STATE OF ARIZONA )  
)  
COUNTY OF MARICOPA )

Olivia Todd, being first duly sworn on oath, deposes and says:

I am a President for the National Default Servicing Corporation, authorized servicing agent for US Bank National Association. I make this affidavit on the basis of my review of the files and records maintained with respect to the account at issue by US Bank National Association. All such records were made at or near the time of the events recorded and were kept in the ordinary course of business of US Bank National Association. I am a custodian of the records and can attest as to their authenticity and their mode of preparation.

US Bank National Association is servicing a loan secured by a deed of trust against real property owned by the Debtor. The deed of trust is held by US Bank National

AFFIDAVIT OF NATIONAL DEFAULT SERVICING  
CORPORATION - 1

BISHOP, WHITE & MARSHALL, P.S.  
720 OLIVE WAY, SUITE 1501  
SEATTLE, WASHINGTON 98101-1801  
206/622-5306 FAX: 206/622-4054

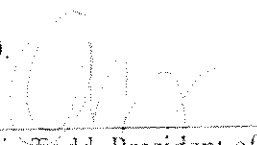
Association, a secured creditor in these proceedings. Attached hereto as Exhibit A is a true and correct copy of the post-petition payment history with respect to the account at issue, which is the subject of the motion for relief from stay. As more particularly shown in the payment history, the Debtor has made the following post-petition payments:

<u>Payment Made</u>	<u>Payment Due</u>
September 3, 2009	August 1, 2009
October 15, 2009	September 1, 2009
November 12, 2009	October 1, 2009
January 12, 2010	November 1, 2009
February 16, 2010	December 1, 2009
March 15, 2010	January 1, 2010
April 14, 2010	February 1, 2010

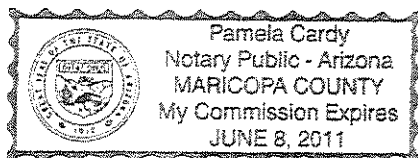
The account is past due for the months of March and April 2010. There was a payment change in March 2010. The payment due for February 2010 is \$1,298.84. A payment of \$1,400.00 was received on April 14, 2010 and was applied as the February 2010 payment with \$52.41 applied to the February 2010 late charges and \$48.75 to the suspense account.

The payments due for the months of March and April are \$1,309.89 each. In addition, there are two late charges of \$52.41 each for the months of March and April. Post-petition property inspection fees of \$120 and post-petition attorney's fees and costs of \$550 for the motion for relief from stay have also been incurred, together with a filing fee. The suspense balance is \$304.46.

Dated this 23<sup>RD</sup> day of April, 2010.

  
Olivia Todd, President of NDSC

Subscribed and sworn to before me this 23<sup>RD</sup> day of April, 2010.



*Pamela Cardy*

Notary Public in and for Maricopa County  
The State of ARIZONA

Printed Name: PAMELA CARDY

My Commission Expires: JUNE 8, 2011

CE CARDY DUE 02/01/10 PMT 1,298.84 TYPE CONV. RES

35 NE HOLMAN ST PORTLAND OR 97211

-----\* PF8 FOR MORE HIST \*-----PRO EP1 -----

ACT DATE AMOUNT DUE DATE

04/20/10			MOTION FOR RELIEF HEARING	
04/15/10	99.00	03/01/10	TO TRUSTEE SUSPE/033110/000000000235018	
04/15/10	52.41		TO LC (2/10)	*
04/15/10			EFF DATE 04/15/10	
04/15/10	1351.25	02/01/10	1 POST-PETITION PMTS FROM SUSPENSE	
04/14/10	1400.00		TO DEBTOR SUSPENSE	+
03/30/10			MOTION FOR RELIEF FILED	
03/16/10	52.41		PD TO LC (01/10)	*
03/16/10			EFF DATE 03/15/10	
03/16/10	1351.25	01/01/10	1 POST-PETITION PMTS FROM SUSPENSE	
03/15/10	1400.00		TO DEBTOR SUSPENSE	+
03/11/10			MOTION FOR RELIEF REQUESTED	
03/08/10	99.00	02/01/10	TO TRUSTEE SUSPE/022610/000000000233312	
02/25/10			EFF DATE 02/16/10	
02/25/10	1298.84	12/01/09	1 POST-PETITION PMTS FROM SUSPENSE	
02/16/10	1400.00		TO DEBTOR SUSPENSE	+

CE CARDY DUE 01/01/10 PMT 1,298.84 TYPE CONV. RES

35 NE HOLMAN ST PORTLAND OR 97211

-----\* PF8 FOR MORE HIST \*-----PRO EP1 -----

ACT DATE AMOUNT DUE DATE

03/30/10			MOTION FOR RELIEF FILED	
03/16/10	52.41		PD TO LC (01/10)	*
03/16/10			EFF DATE 03/15/10	
03/16/10	1351.25	01/01/10	1 POST-PETITION PMTS FROM SUSPENSE	
03/15/10	1400.00		TO DEBTOR SUSPENSE	+
03/11/10			MOTION FOR RELIEF REQUESTED	
03/08/10	99.00	02/01/10	TO TRUSTEE SUSPE/022610/000000000233312	
02/25/10			EFF DATE 02/16/10	
02/25/10	1298.84	12/01/09	1 POST-PETITION PMTS FROM SUSPENSE	
02/16/10	1400.00		TO DEBTOR SUSPENSE	+
02/10/10	99.00	01/01/10	TO TRUSTEE SUSPE/012910/000000000231624	
01/27/10			EFF DATE 01/12/10	
01/27/10	1298.84	11/01/09	1 POST-PETITION PMTS FROM SUSPENSE	
01/27/10			10 CONSENT ORDER/APO/STIP	
01/27/10			10 CONSENT ORDER/APO/STIP	
01/12/10	1400.00		TO DEBTOR SUSPENSE	+

CE CARDY DUE 01/01/10 PMT 1,298.84 TYPE CONV. RES

35 NE HOLMAN ST PORTLAND OR 97211

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ACT DATE AMOUNT DUE DATE

01/07/10	495.00	12/01/09	TO TRUSTEE SUSPE/123109/000000000229973	
12/28/09			BNK ADDED CHAP 13 PROC EP1	
11/27/09			REMOVE -	
11/27/09		01 11/04/09	MOTION FOR RELIEF GRANTED	
11/27/09			TR SUSP BAL (0) AT CLOSING	*
11/27/09			DT SUSP BAL (3.48) AT CLOSING	*
11/25/09			*TR SUSP BAL -0-*	*
11/25/09			*DT SUSP BAL AT CLOSING \$3.48*	*
11/25/09			EFF DATE 11/12/09	
11/25/09	1298.84	10/01/09	1 POST-PETITION PMTS FROM SUSPENSE	
11/12/09	1300.00		TO DEBTOR SUSPENSE	+
11/04/09			MOTION FOR RELIEF GRANTED	
11/03/09			EFF DATE 10/15/09	
11/03/09	1298.84	09/01/09	1 POST-PETITION PMTS FROM SUSPENSE	
10/15/09	1300.00		TO DEBTOR SUSPENSE	+
10/14/09			MOTION FOR RELIEF FILED	

CE CARDY DUE 01/01/10 PMT 1,298.84 TYPE CONV. RES

35 NE HOLMAN ST PORTLAND OR 97211

-----PRO EP1 -----

ACT DATE AMOUNT DUE DATE

09/15/09			EFF DATE 09/03/09	
09/15/09	1298.84	08/01/09	1 POST-PETITION PMTS FROM SUSPENSE	
09/10/09			PROC CHANGE TO EP1	
09/03/09	1300.00		TO DEBTOR SUSPENSE	+
08/21/09			PROC CHANGE TO EZC	
08/20/09			SUSPENSE BAL -0- AT SETUP	*
08/20/09			BNK ADDED CHAP 13 PROC BAK	